

### 2014 WORKERS' COMPENSATION COMPLAINT INDEX

Please note that when a carrier has a small number of policies in force, the complaint ratio will be large. For example, if a company has a few hundred policies in force, then one complaint may result in a complaint ration of more than 100. A company may have a small number or policies because it is new to the market, leaving the market, or writes only a specialized segment of the market such as high-risk policies.

How each company's consumer complaints compare to the average with an index of 1.00 as average. Below 1.00 means fewer complaints than average and above 1.00 means more complaints than average.

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COMPANY NAME	TOTAL NUMBER OF CONFIRMED COMPLAINTS FOR 2014	TOTAL WORKERS' COMPENSATION POLICIES FOR 2014	COMPLAINT INDEX
ACADIA INSURANCE COMPANY	0	227	0.00
ACCIDENT FUND GENERAL INSURANCE COMPANY	0	374	0.00
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	1	1,008	4.35
ACCIDENT FUND NATIONAL INSURANCE COMPANY	0	232	0.00
ACE AMERICAN INSURANCE COMPANY	0	1,479	0.00
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0	11	0.00
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0	13	0.00
ACIG INSURANCE COMPANY	0	115	0.00
ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	0	116	0.00
AIG ASSURANCE COMPANY	0	18	0.00
AIG PROPERTY CASUALTY COMPANY	0	277	0.00
ALASKA NATIONAL INSURANCE COMPANY	0	27	0.00
ALL AMERICA INSURANCE COMPANY	0	3	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	0	198	0.00
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	0	182,601	0.00
AMCO INSURANCE COMPANY	0	32	0.00
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	0	1,281	0.00
AMERICAN COMPENSATION INSURANCE COMPANY	0	13	0.00
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	0	107	0.00
AMERICAN INTERSTATE INSURANCE COMPANY	0	184	0.00
AMERICAN INTERSTATE INSURANCE COMPANY OF TEXAS	0	23	0.00
AMERICAN SELECT INSURANCE COMPANY	0	6	0.00
AMERICAN ZURICH INSURANCE COMPANY	1	713	6.15

AMERISURE INSURANCE COMPANY	0	267	0.00
AMERISURE MUTUAL INSURANCE COMPANY	0	409	0.00
AMERISURE PARTNERS INSURANCE COMPANY	0	47	0.00
AMERITRUST INSURANCE CORPORATION	0	114	0.00
AMGUARD INSURANCE COMPANY	0	201	0.00
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	0	337	0.00
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0	12	0.00
ARGONAUT INSURANCE COMPANY	0	146	0.00
ARGONAUT-MIDWEST INSURANCE COMPANY	0	17	0.00
ASSOCIATION CASUALTY INSURANCE COMPANY	0	266	0.00
Allmerica Financial Benefit Insurance Company	0	613	0.00
America First Insurance Company	0	38	0.00
America First Lloyd's Insurance Company	0	213	0.00
American Alternative Insurance Corporation	0	27	0.00
American Economy Insurance Company	0	128	0.00
American Fire and Casualty Company	0	268	0.00
American Hallmark Insurance Company of Texas	0	494	0.00
American Home Assurance Company	0	24	0.00
American Insurance Company, The	0	12	0.00
American States Insurance Company	1	269	16.31
American States Insurance Company of Texas	0	267	0.00
Arch Insurance Company	1	2,618	1.68
Atlantic Specialty Insurance Company	0	693	0.00
BANKERS STANDARD INSURANCE COMPANY	0	44	0.00
BERKLEY NATIONAL INSURANCE COMPANY	0	147	0.00
BERKLEY REGIONAL INSURANCE COMPANY	0	215	0.00
BITCO General Insurance Corporation	0	218	0.00
BITCO National Insurance Company	0	43	0.00
BLOOMINGTON COMPENSATION INSURANCE COMPANY	0	33	0.00
BROTHERHOOD MUTUAL INSURANCE COMPANY	0	298	0.00
Berkshire Hathaway Homestate Insurance Company	0	300	0.00
CALIFORNIA INSURANCE COMPANY	0	175	0.00
CAROLINA CASUALTY INSURANCE COMPANY	0	68	0.00
CENTRAL MUTUAL INSURANCE COMPANY	0	379	0.00
CHARTER OAK FIRE INSURANCE COMPANY, THE	4	1,038	16.90
CHEROKEE INSURANCE COMPANY	0	17	0.00
CHUBB INDEMNITY INSURANCE COMPANY	0	789	0.00

CHUBB NATIONAL INSURANCE COMPANY	0	20	0.00
COMPPAC TRUST OF TEXAS, THE	0	136	0.00
CONTINENTAL CASUALTY COMPANY	0	1,302	0.00
CONTINENTAL INSURANCE COMPANY, THE	0	178	0.00
CONTINENTAL WESTERN INSURANCE COMPANY	0	225	0.00
CRUM & FORSTER INDEMNITY COMPANY	0	9	0.00
CastlePoint National Insurance Company	1	10	438.65
Church Mutual Insurance Company	0	1,863	0.00
Cincinnati Casualty Company, The	0	187	0.00
Cincinnati Indemnity Company, The	0	172	0.00
Cincinnati Insurance Company, The	0	139	0.00
Commerce and Industry Insurance Company	0	699	0.00
Companion Property and Casualty Insurance Company	0	33	0.00
Depositors Insurance Company	0	135	0.00
EASTGUARD INSURANCE COMPANY	0	16	0.00
ELECTRIC INSURANCE COMPANY	0	1	0.00
EMC REINSURANCE COMPANY	0	69	0.00
EMCASCO INSURANCE COMPANY	0	69	0.00
EMPLOYERS ASSURANCE COMPANY	0	389	0.00
EMPLOYERS COMPENSATION INSURANCE COMPANY	0	136	0.00
EMPLOYERS MUTUAL CASUALTY COMPANY	0	165	0.00
EMPLOYERS PREFERRED INSURANCE COMPANY	0	2,403	0.00
EVEREST NATIONAL INSURANCE COMPANY	0	289	0.00
Employers Insurance Company of Wausau	1	324	13.54
FARMINGTON CASUALTY COMPANY	1	858	5.11
FARMLAND MUTUAL INSURANCE COMPANY	0	33	0.00
FCCI INSURANCE COMPANY	0	174	0.00
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0	8	0.00
FEDERATED SERVICE INSURANCE COMPANY	0	296	0.00
FIDELITY AND GUARANTY INSURANCE COMPANY	0	1	0.00
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C.	0	5	0.00
FIRST NONPROFIT INSURANCE COMPANY	0	2	0.00
FOREMOST INSURANCE COMPANY, GRAND RAPIDS, MICHIGAN	0	602	0.00
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0	155	0.00
FOREMOST SIGNATURE INSURANCE COMPANY	0	158	0.00
FRANK WINSTON CRUM INSURANCE COMPANY	0	19	0.00
Falls Lake National Insurance Company	0	6	0.00

Farmers Insurance Exchange	0	2,017	0.00
Federal Insurance Company	0	2,023	0.00
Federated Mutual Insurance Company	0	478	0.00
Fireman's Fund Insurance Company	0	1	0.00
First Liberty Insurance Corporation, The	0	208	0.00
First National Insurance Company of America	0	8	0.00
Florists' Mutual Insurance Company	0	72	0.00
GENERAL CASUALTY COMPANY OF WISCONSIN	0	78	0.00
GEORGIA CASUALTY & SURETY COMPANY	0	29	0.00
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0	708	0.00
GRAY INSURANCE COMPANY, THE	0	40	0.00
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	272	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	23	0.00
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0	295	0.00
GREAT DIVIDE INSURANCE COMPANY	0	294	0.00
GREAT NORTHERN INSURANCE COMPANY	0	60	0.00
GREAT WEST CASUALTY COMPANY	0	7	0.00
GREENWICH INSURANCE COMPANY	0	13	0.00
GUARANTEE INSURANCE COMPANY	0	87	0.00
GUIDEONE ELITE INSURANCE COMPANY	0	4	0.00
GUIDEONE MUTUAL INSURANCE COMPANY	0	358	0.00
Granite State Insurance Company	0	442	0.00
Great Midwest Insurance Company	0	621	0.00
HANOVER AMERICAN INSURANCE COMPANY, THE	0	410	0.00
HANOVER INSURANCE COMPANY, THE	0	441	0.00
HARTFORD ACCIDENT AND INDEMNITY COMPANY	0	4,565	0.00
HARTFORD CASUALTY INSURANCE COMPANY	1	4,426	0.99
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0	5,473	0.00
HARTFORD UNDERWRITERS INSURANCE COMPANY	1	9,453	0.46
HDI-GERLING AMERICA INSURANCE COMPANY	0	76	0.00
Hanover Lloyd's Insurance Company	0	201	0.00
Hartford Fire Insurance Company	0	4,565	0.00
ILLINOIS NATIONAL INSURANCE CO.	1	34	129.02
IMPERIUM INSURANCE COMPANY	0	38	0.00
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	3	2,063	6.38
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	0	521	0.00
INSURANCE COMPANY OF THE WEST	0	112	0.00

LION INSURANCE COMPANY	0	1	0.00
LM Insurance Corporation	1	306	14.34
LUBA CASUALTY INSURANCE COMPANY	0	42	0.00
LUMBERMEN'S UNDERWRITING ALLIANCE	0	25	0.00
Liberty Insurance Corporation	1	2,803	1.56
Liberty Mutual Fire Insurance Company	1	1,449	3.03
Liberty Mutual Insurance Company	0	260	0.00
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0	126	0.00
MARKEL INSURANCE COMPANY	0	3,185	0.00
MASSACHUSETTS BAY INSURANCE COMPANY	0	599	0.00
MEMIC INDEMNITY COMPANY	0	100	0.00
MERCANTILE TRUST OF TEXAS, THE	0	100	0.00
MERIDIAN SECURITY INSURANCE COMPANY	0	43	0.00
MIDDLESEX INSURANCE COMPANY	1	368	11.92
MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	0	11	0.00
MIDWEST EMPLOYERS CASUALTY COMPANY	0	19	0.00
MIDWEST INSURANCE COMPANY	0	10	0.00
MILWAUKEE CASUALTY INSURANCE CO.	0	36	0.00
mitsui sumitomo insurance company of america	0	327	0.00
MITSUI SUMITOMO INSURANCE USA INC.	0	83	0.00
MONROE GUARANTY INSURANCE COMPANY	0	63	0.00
MOUNTAIN STATES INDEMNITY COMPANY	0	6	0.00
MOUNTAIN STATES MUTUAL CASUALTY COMPANY	0	5	0.00
Mid-Century Insurance Company	0	598	0.00
NATIONAL AMERICAN INSURANCE COMPANY	0	113	0.00
NATIONAL CASUALTY COMPANY	0	60	0.00
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0	909	0.00
NATIONAL INTERSTATE INSURANCE COMPANY	0	9	0.00
NATIONAL TRUST INSURANCE COMPANY	0	19	0.00
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	0	91	0.00
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	0	70	0.00
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0	163	0.00
NORGUARD INSURANCE COMPANY	0	264	0.00
NORTH POINTE INSURANCE COMPANY	0	38	0.00
NORTH RIVER INSURANCE COMPANY, THE	0	34	0.00
NOVA CASUALTY COMPANY	0	164	0.00
National Surety Corporation	0	2	0.00

Nationwide Agribusiness Insurance Company	0	66	0.00
Nationwide Mutual Fire Insurance Company	0	149	0.00
Nationwide Mutual Insurance Company	0	29	0.00
Netherlands Insurance Company, The	0	1,080	0.00
New Hampshire Insurance Company	7	2,840	10.81
OBI National Insurance Company	0	32	0.00
OLD GLORY INSURANCE COMPANY	0	290	0.00
OLD REPUBLIC GENERAL INSURANCE CORPORATION	0	80	0.00
OLD REPUBLIC INSURANCE COMPANY	1	399	10.99
Ohio Casualty Insurance Company, The	0	250	0.00
Ohio Security Insurance Company	0	379	0.00
OneBeacon America Insurance Company	0	1	0.00
OneBeacon Insurance Company	0	6	0.00
PACIFIC EMPLOYERS INSURANCE COMPANY	0	3	0.00
PACIFIC INDEMNITY COMPANY	0	288	0.00
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0	29	0.00
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	0	163	0.00
PETROLEUM CASUALTY COMPANY	0	2	0.00
PHOENIX INSURANCE COMPANY, THE	3	725	18.15
PRAETORIAN INSURANCE COMPANY	1	224	19.58
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	4	536	32.74
PROTECTIVE INSURANCE COMPANY	1	428	10.25
Peerless Indemnity Insurance Company	0	14	0.00
Peerless Insurance Company	0	60	0.00
Pharmacists Mutual Insurance Company	0	213	0.00
Preferred Professional Insurance Company	0	17	0.00
Preserver Insurance Company	0	1	0.00
QBE Insurance Corporation	0	112	0.00
REGENT INSURANCE COMPANY	0	25	0.00
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0	44	0.00
REPUBLIC UNDERWRITERS INSURANCE COMPANY	0	69	0.00
REPUBLIC-FRANKLIN INSURANCE COMPANY	0	74	0.00
RETAILERS CASUALTY INSURANCE COMPANY	0	145	0.00
RLI Insurance Company	0	78	0.00
ROCHDALE INSURANCE COMPANY	0	141	0.00
Redwood Fire and Casualty Insurance Company	0	1	0.00
Republic Lloyds	0	44	0.00

Riverport Insurance Company	0	2	0.00
Rural Trust Insurance Company	0	2	0.00
SAFETY NATIONAL CASUALTY CORPORATION	0	141	0.00
SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)	0	46	0.00
SECURITY NATIONAL INSURANCE COMPANY	0	427	0.00
SELECTIVE INSURANCE COMPANY OF AMERICA	0	16	0.00
SENTINEL INSURANCE COMPANY, LTD.	0	1,213	0.00
SENTRY CASUALTY COMPANY	2	148	59.28
SENTRY SELECT INSURANCE COMPANY	0	52	0.00
SERVICE LLOYDS INSURANCE COMPANY	1	5,879	0.75
SOMPO JAPAN FIRE & MARINE INSURANCE COMPANY OF AMERICA	0	8	0.00
SOUTHERN INSURANCE COMPANY	0	99	0.00
SPARTA Insurance Company	0	10	0.00
STANDARD FIRE INSURANCE COMPANY, THE	2	1,263	6.95
STAR INSURANCE COMPANY	0	173	0.00
STARNET INSURANCE COMPANY	0	113	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0	37	0.00
STATE FARM FIRE AND CASUALTY COMPANY	0	4,138	0.00
STONETRUST COMMERCIAL INSURANCE COMPANY	0	104	0.00
SUNZ INSURANCE COMPANY	0	11	0.00
Safety First Insurance Company	0	15	0.00
Sentry Insurance a Mutual Company	0	667	0.00
Sompo Japan Insurance Company of America	0	118	0.00
Starr Indemnity & Liability Company	0	123	0.00
State Automobile Mutual Insurance Company	0	98	0.00
State National Insurance Company, Inc.	0	95	0.00
Stonington Insurance Company	0	6	0.00
T.H.E. INSURANCE COMPANY	0	46	0.00
TECHNOLOGY INSURANCE COMPANY, INC.	0	1,225	0.00
TNUS INSURANCE COMPANY	0	13	0.00
TOKIO MARINE AMERICA INSURANCE COMPANY	0	169	0.00
TORUS NATIONAL INSURANCE COMPANY	0	3	0.00
TRANS PACIFIC INSURANCE COMPANY	0	43	0.00
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0	168	0.00
TRANSPORTATION INSURANCE COMPANY	0	778	0.00
TRAVELERS CASUALTY AND SURETY COMPANY	2	2,984	2.94
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3	907	14.51

TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	1	817	5.37
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE	1	1,016	4.32
TRAVELERS INDEMNITY COMPANY, THE	18	1,066	74.07
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1	848	5.17
TRIANGLE INSURANCE COMPANY, INC.	0	5	0.00
TRIUMPHE CASUALTY COMPANY	0	6	0.00
TRUMBULL INSURANCE COMPANY	0	6,513	0.00
TWIN CITY FIRE INSURANCE COMPANY	0	2,834	0.00
Texas Hospital Insurance Exchange	0	82	0.00
Texas Mutual Insurance Company	14	62,456	0.98
Tower National Insurance Company	0	4	0.00
Tri-State Insurance Company of Minnesota	0	36	0.00
Truck Insurance Exchange	0	1,318	0.00
UNION INSURANCE COMPANY	0	290	0.00
UNION INSURANCE COMPANY OF PROVIDENCE	0	19	0.00
UNITED STATES FIDELITY AND GUARANTY COMPANY	0	1	0.00
UTICA LLOYD'S OF TEXAS	0	191	0.00
UTICA MUTUAL INSURANCE COMPANY	1	298	14.72
UTICA NATIONAL INSURANCE COMPANY OF TEXAS	0	220	0.00
United States Fire Insurance Company	0	79	0.00
United Wisconsin Insurance Company	0	47	0.00
VALLEY FORGE INSURANCE COMPANY	0	958	0.00
VANLINER INSURANCE COMPANY	0	57	0.00
VIGILANT INSURANCE COMPANY	0	153	0.00
WESCO INSURANCE COMPANY	0	300	0.00
WESTFIELD INSURANCE COMPANY	0	34	0.00
WESTFIELD NATIONAL INSURANCE COMPANY	0	2	0.00
WILLIAMSBURG NATIONAL INSURANCE COMPANY	0	7	0.00
WORK FIRST CASUALTY COMPANY	0	7	0.00
West American Insurance Company	0	144	0.00
XL INSURANCE AMERICA, INC.	1	30	146.22
XL SPECIALTY INSURANCE COMPANY	0	124	0.00
ZNAT INSURANCE COMPANY	0	510	0.00
ZURICH AMERICAN INSURANCE COMPANY	1	1,295	3.39
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0	140	0.00
Zenith Insurance Company	0	351	0.00
<b>TOTAL</b>	<b>86</b>	<b>377,240</b>	<b>1.00</b>